

Vitality

Issue 2 / 2011

A Full Plate

*New Guidelines Favor
Fruits, Veggies and
Whole Grains*

SUPER SUMMER MEALS
Try These Healthy Recipes
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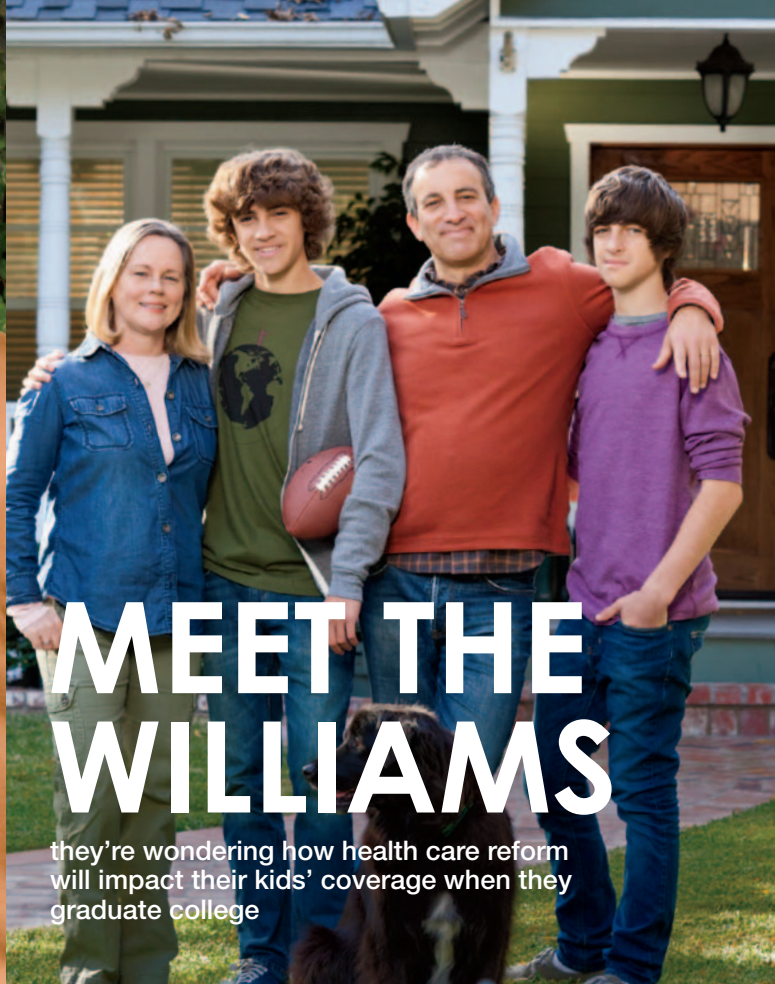
CareFirst  

*A magazine for
CareFirst BlueCross BlueShield members*



MEET THE WILLIAMS

they're wondering how health care reform will impact their employees' benefits



MEET THE WILLIAMS

they're wondering how health care reform will impact their kids' coverage when they graduate college



MEET THE WILLIAMS

they're wondering how health care reform will affect their new baby

All of these families share the same name, but their lives and their questions regarding health care reform are very different. That's because health care reform affects everyone differently. Introducing AskBlue Health Care Reform. Your personal guide to understanding the basics of reform. To find answers to your health care reform questions, visit www.bcbs.com/askblue.

AskBlueSM
bcbs.com/askblue



**BlueCross BlueShield
Association**

An Association of Independent
Blue Cross and Blue Shield Plans

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Learn how to eat better and stay healthier by following the advice provided in this article.

Vitality

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**SENIOR VP OF MEDICAL AFFAIRS
AND CHIEF MEDICAL OFFICER:**
Jon Shematek, M.D.

EDITOR:
Joanne Drummond

 For more health information,
visit **My Care First** at
www.mycarefirst.com.

For help with mailing address issues, call
Member Services at the telephone number
on your health plan ID card.

Articles in this newsletter are written by professional journalists or physicians who strive to present reliable, up-to-date health information. But no publication can replace the advice of medical professionals, and readers are cautioned to seek such help.
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Changes to the Preferred Drug List

This information applies only to members whose prescription drug program is based on the CareFirst BlueCross BlueShield (CareFirst) preferred drug list (also called a formulary). There are 3 types of drug programs:

- 2-tier program: generic, brand
- 3-tier program: generic, preferred, nonpreferred
- 4-tier program: generic, preferred, nonpreferred, self-administered injectables

The preferred drug list includes drugs that are selected for their effectiveness and affordability.

Tier 1: generic drugs (lowest cost to you)

Tier 2: preferred brand-name drugs (higher cost)

Tier 3: nonpreferred drugs (highest cost)

Tier 4: self-administered injectable drugs

For More Information

For the most current preferred drug list, required procedures and prescription drug updates, visit www.carefirst.com/rx. For a printed copy of the preferred drug list and required procedures, please call **877-800-3086**. If you have questions about your prescription drug benefits, call **800-241-3371**.

Brand Name	Generic Equivalent	Condition Treated	Benefit Change: What This Means
Abstral®		cancer pain	Requires prior authorization. Your doctor must get prior approval from CareFirst for this drug to be covered.
Accolate®	NEW Generic zafirlukast	asthma	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Allegra®, Allegra-D®	fexofenadine, fexofenadine D	allergies	Available over the counter. These drugs are no longer covered under the pharmacy program.
Ambien CR®	NEW Generic zolpidem	insomnia	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Aricept®	NEW Generic donepezil	Alzheimer's, dementia	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Doryx®	NEW Generic doxycycline	infection	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Dulera®		asthma	Added to the preferred drug list. You can get this drug for the preferred or tier 2 copayment.
Lotrel® 5/40 mg & 10/40 mg	NEW Generic amlodipine/benazepril	high blood pressure	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Pradaxa®		blood disorders	Added to the preferred drug list. You can get this drug for the preferred or tier 2 copayment.
Prevacid Solutab®	NEW Generic lansoprazole ODT	gastroesophageal reflux disease (GERD)	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.

Brand Name	Generic Equivalent	Condition Treated	Benefit Change: What This Means
Quixin®	NEW Generic <i>levofloxacin</i>	eye infections	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Rythmol SR®	NEW Generic <i>propafenone</i>	irregular heart rhythm	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.
Suboxone®		opioid drug dependence	Added to the preferred drug list. You can get this drug for the preferred or tier 2 copayment.
Victoza®	<i>liraglutide</i>	diabetes	Added to the preferred drug list. You can get this drug for the preferred or tier 2 copayment.
Xyzal	NEW Generic <i>levocetirizine</i>	allergies	New generic available. You will pay more for the brand-name drug (the tier 3 or nonpreferred benefit). To save money, ask for the generic version for the tier 1 or generic rate.

Decisions About Medical and Mental Health

CareFirst wants to ensure that its members receive appropriate medical and mental health care and services. Our professional staff, including doctors and nurses, makes coverage decisions (utilization management) based on medical information.

You should know that:

- The utilization management staff makes decisions based only on the existence of coverage and the appropriateness of the care and service.
- CareFirst and our behavioral health vendors do not reward doctors, nurses or other individuals for issuing denials of coverage or service.
- CareFirst and our behavioral health vendors' financial incentives do not encourage decisions that result in underuse of services.
- CareFirst and our behavioral health vendors monitor for possible underuse of services throughout the year.

Do I Need a Referral?

Do you wonder whether you need a referral, or approval for service before seeing a specialist? Your health plan is a not a health maintenance organization (HMO), and generally, you do not need a referral.

The only exception is the Maryland Point of Service (MPOS) plan. All MPOS members must choose a primary care physician (PCP), and they need a referral from the PCP to receive in-network benefits.

MPOS members may see specialists without a referral, but will pay more out-of-pocket.

In addition, your doctor must request authorization for services such as nonemergency hospitalization, outpatient hospital services and home health care. If you have questions about this process, please contact Member Services.

If you have questions about how your benefit



plan works, please refer to the materials you received after you enrolled or call Member Services at the telephone number on your ID card.

Filing an Appeal or Grievance

Many members have a right to an independent external review of any final appeal or grievance decision. Your contract states whether you are eligible to contact the insurance regulatory department in your area to file an external complaint or an appeal regarding a denial or reduction of benefits.

If you would like to review the procedure for filing an appeal or find addresses of the regulatory departments, refer to your member handbook. Handbooks are also online in the *Plan Information* section of www.carefirst.com. For a printed copy, contact Member Services at the telephone number on your ID card.

Don't Leave Home without Your Card

Always remember to carry your current health plan ID card. You never know when you might need it. Your card has important information, including the phone number for Member Services, your member ID number and your copayment, if you have one. Present your card whenever you receive care, so that the provider will be able to bill properly. If you get new cards, be sure to throw the old ones away.



When you are outside of CareFirst's service area, benefits are still available for health care services. If you have a Preferred Provider Organization (PPO) or Preferred Provider Network (PPN) plan, in-network benefits are available for covered services rendered by providers who participate in the PPN plan of another Blue Cross and Blue Shield (BCBS) plan. Nonemergency and urgent treatment care by providers who are not in a BCBS PPN plan are eligible for out-of-network benefits.

When you arrive at the doctor's office or hospital, present your current CareFirst ID card with the suitcase logo. After you receive medical attention, your provider will file the claim.

CareFirst pays all participating and preferred doctors and hospitals directly. You are responsible only for any out-of-pocket expenses (noncovered services, deductibles, copayments or coinsurance).

If the provider does not participate with a BCBS plan, and you must pay at the time of service, contact Member Services or visit the *Plan Information* section of www.carefirst.com to get a claim form for reimbursement of the charges.

NOTE: You are responsible for obtaining all necessary precertifications for out-of-area services. Check your Evidence of Coverage for requirements specific to your health plan.

 To find a network provider, call BlueCard® Access at 800-810-BLUE (2583). You can also search the BlueCard Provider Finder online at www.bcbs.com. 



How to File a Claim

When you see a provider who participates in our network, the office will submit claims for you. If you see a nonparticipating provider, you must submit the claim yourself.

If you need claim forms, visit www.carefirst.com and click on *Forms* in the *Plan Information* section. You can also call Member Services at the telephone number on your ID card to request claim forms, if you do not have Internet access.

Preventive Guidelines Are Online

Children aren't the only ones who need checkups and shots to stay healthy. Did you know that women should visit their doctor for a final checkup about 6 to 8 weeks after giving birth to make sure they have properly healed?

CareFirst has a list of the shots and preventive services that most adults and children need, as well as

guidelines for a healthy pregnancy. To find both lists online, please visit www.carefirst.com/prevention. For a printed copy, please call the Clinical Innovations department at 800-323-4472.

To save money on health care, your child can have 2 or more shots during the same office visit.

Your doctor may recommend different services if you have special needs or risk factors. If you think you might be at risk for any condition, tell your doctor.

Many health plans cover preventive services. Call Member Services at the telephone number on your ID card or log in at www.carefirst.com to check your benefits.

Information About Your Health Plan

Benefits information

When you joined your health plan, you received enrollment materials, including a member handbook and a benefits guide. These documents include complete information about how and where to get primary, specialty and emergency health care and related services. They also include information on premium changes, policy renewability and employers' responsibilities for dependent coverage.

Sometimes, changes to your health plan may result in new information that may not be reflected in your enrollment materials. For answers to questions about your membership, call Member Services at the telephone number on your ID card or visit *My Account* at www.carefirst.com.

Continuation of coverage

As a CareFirst member, you may have options for continuing your health care coverage if your employment status changes. Your options may include the following:

- **Consolidated Omnibus Budget Reconciliation Act (COBRA):** For information, contact your company's health benefits administrator.
- **Group conversion plan:** Call Member Services at the telephone number on your ID card.
- **State continuation plan:** For information, contact your company's health benefits administrator.
- **Individual plan:** Call **800-544-8703** for details, including benefits options.



Member Discount Program Offers New Services

The *Blue365* program takes you in a healthy direction by opening the door to discounts on a broad range of alternative therapies and wellness services. CareFirst welcomes 3 new companies to the program.

H&R Block

H&R Block, one of the world's largest tax services providers, offers members 25 percent off online federal tax preparation through the October extended tax season.

Experian

The leading global information services company provides data and tools to help clients check their credit reports and credit scores and protects against identity theft. With Experian, members will receive:

- discounts off the retail price of monitoring services

- daily monitoring of consumer credit reports and alerts regarding key changes to any credit report
- toll-free access to Experian's fraud resolution representatives and Customer Care Center
- access to credit-related resources and articles

Dole Food Company, Inc.

The world's largest producer of high-quality fresh fruit and vegetables gives members access to a website that features SuperKids recipes, games and comics, as well as a newsletter that features information from the website. Members can also take advantage of printable coupons and other in-store promotions for packaged goods.

 Take advantage of these discounts and many others by visiting www.carefirst.com/options. Click on *Blue365*.

Members Have Exclusive Access to *Second Opinion*

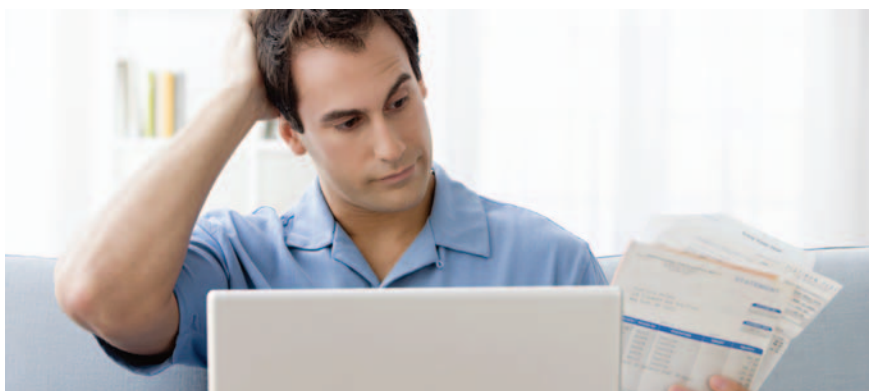
Members now have exclusive access to new and archived episodes of the award-winning American Public Television health series *Second Opinion*. The groundbreaking program, sponsored by the Blue Cross and Blue Shield Association, shows viewers firsthand how doctors work through tough medical decisions. The series aims to improve doctor-patient communication and empower viewers to take charge of their own health care.

 To view past episodes, visit www.mycarefirst.com and click on *PBS TV Health Topics in the CareFirst Programs and Events* section of *My Care First*.



Language Help on Call

If you have trouble understanding English, please tell the representative when you call Member Services. We will have an interpreter who speaks your language join the call.



Protect Yourself from Insurance Fraud

Insurance fraud increases the cost of health care coverage for all of us. That's why it's important that members know what to look for and what to do if they suspect fraud has been committed. Here are some tips to protect yourself:

- Read your Explanation of Benefits closely to make sure that the date of service, the provider name and the service rendered are correct.
- You will not receive an Explanation of Benefits for medications, so check *My Account* at www.carefirst.com to make sure that the drugs listed are the ones you received. Make sure the purchase dates match, too. Also, verify that the claim is not billed as a generic drug if you received a brand-name drug.

- Protect your insurance card the same way you protect your credit card to prevent medical identity theft. Only share the information with someone who needs to know.
- Never let anyone borrow your card, including close friends and family members.
- Never respond to an email or caller asking you to verify your health plan ID number or any other personal information.
- Beware of providers who ask for your insurance information when offering free services. They often bill for these services or sell your information to people who use it to commit fraud.

 If you suspect fraud, please call us at **800-336-4522**.

Programs for Members with Chronic Conditions

Do you have a chronic illness, such as diabetes, asthma or heart disease? You can prevent or delay complications by taking an active role in managing your health. CareFirst has the tools and resources to assist you.

CareFirst offers free, confidential programs for members with asthma, diabetes, COPD (chronic bronchitis/

emphysema), congestive heart failure and heart disease. Upon enrollment in the programs, members receive:

- access to a toll-free number to speak with a registered nurse
- educational materials with information about your condition
- reminders and tools to help you manage your condition

If you would like to enroll in the program, please call **888-264-8648** to find out if you are eligible.

*NOTE: Members whose primary insurance is Medicare are not eligible for these programs and should contact Medicare at **800-MEDICARE** or visit www.medicare.gov for a list of resources.*

Compare Doctors and Hospitals at www.carefirst.com

CareFirst offers tools to help you find the best care at the most reasonable cost.

Visit www.carefirst.com/doctor and click on *Researching a Doctor or Hospital* in the *Quick Links* section for links to national medical societies, state medical boards and independent organizations. These groups provide helpful tools to help you compare the quality of providers. Resources include:

Hospital comparison tool

WebMD Quality Services provides this tool. It lets you compare treatment results for diagnoses and procedures at different hospitals.

Leapfrog

The Leapfrog Group reports information on hospital quality and patient safety efforts. You can search for hospital information by ZIP code, city and state and compare the results from the latest Leapfrog Hospital Quality and Safety Survey.

National Committee for Quality Assurance

The Recognized Clinician Directory helps you find doctors who meet important standards of care in the areas of heart and stroke care, diabetes care, back pain and patient-centered medical home.

🔗 Be sure to search our online provider directory at www.carefirst.com/doctor to make sure the providers you choose are in your health plan's network.

For a printed copy of the information described, please call Member Services at the telephone number on your ID card.

Quality check

The Joint Commission rates health care organizations throughout the United States on how well they meet the Commission's patient safety goals and quality standards.



Do You Have a Quality-of-Care Complaint?

We care about the quality of care and services that you receive. We want to hear your concerns and complaints, so we can resolve them. We investigate each complaint and take action, when appropriate, to correct the problem. We track information from complaints to identify and address opportunities for improvement within your health plan and our provider networks. Members cannot be disenrolled or otherwise penalized for filing a complaint or an appeal of a complaint decision.

You may contact us if you have a quality-of-care and service complaint involving medical issues or service given by a doctor or provider in our network, as well as FirstHelp® Health Care Advice Line, Healthways or HealthFitness staff, mental health specialists or Davis Vision providers. You may submit a complaint using any of these methods:

- Call Member Services at the telephone number on your ID card. If you have trouble understanding English,

please tell the representative, and we will have an interpreter who speaks your language join the call.

- Send an email to quality.care.complaints@carefirst.com.
- Fax a written complaint to 301-470-5866.
- Mail a written complaint to:
CareFirst BlueCross BlueShield
Quality of Care Department
Central Appeals Unit, CT09-17
P.O. Box 17636
Baltimore, MD 21297

Please include your name, address, member ID number, telephone number and as much detail as possible about the event or incident, including date(s) of service. We respond to all complaints or letters of concern within 60 days or sooner, depending on the urgency of the situation.

Health Benefits Q&A

Question:

My benefits summary says experimental/investigational services are not covered. What are experimental/investigational services?

Answer:

The term "experimental/investigational" describes services or supplies that are in the developmental stage and are in the process of human or animal testing. If any of the statements below are not true for a service or supply, then it is experimental/investigational:

- 1 The technology must have final approval from the appropriate government regulatory bodies.
 - 2 The scientific evidence must permit conclusions concerning the effect of the technology on health outcomes.
 - 3 The technology must improve the net health outcome.
 - 4 The technology must be as beneficial as any established alternatives.
 - 5 The improvement must be attainable outside the investigational setting.
- Technology includes drugs, devices, processes, systems and techniques.




Register for Health News by Email

Better health is just a click away! If you enjoy the health information you find in *Vitality*, sign up for CareFirst's e-newsletter. Each month, we'll send you important health information by email.

Get the latest information to help you and your family maintain a healthy lifestyle. Learn how to:

- make healthier choices
- manage chronic conditions
- add physical activity to your day
- make nutritious and delicious recipes
- get the best health care

 **CareFirst's Health News offers all this and more. Register now at www.carefirst.com/healthnews. We do not share email addresses with other parties.**

CareFirst Wants Your Input

CareFirst invites members to provide feedback through our advisory group. The group includes CareFirst staff from many areas of the company. We discuss quality and service activities, satisfaction surveys and ways to improve care and service to our members.

Advisory group members participate in conference calls or email surveys at least twice a year. We ask that advisers participate for a year.

CareFirst values your ideas as well as your time and commitment. To take part in the group or get more information, please call 800-323-4472.

Medical Information on Your iPhone®

Feeling under the weather, but don't know whether you should call your doctor? Now you can use your iPhone®, iPad® or iPod® Touch to check your symptoms, thanks to CareFirst's award-winning SymptomChecker app.

The app helps users make appropriate decisions about the level of care they need, from treating symptoms at home to a trip to the emergency room. SymptomChecker is based on standards used by physicians and nurses and on nurse advice lines throughout the United States and Canada.

The app also allows users to call 911, health care providers and Member Services. In addition, users can locate the nearest medical facility and review child dosage tables for over-the-counter medications.



 **To download the free app, visit www.carefirst.com/socialmedia. We hope to make the app available for other smartphones soon.**



A Full Plate

New Guidelines Favor Fruits, Veggies and Whole Grains

Long-awaited U.S. dietary guidelines released earlier this year, the first since 2005, focus on getting Americans to cut their salt intake.

No more than
10%
of calories should
come from
saturated fat.

Specifically, the 7th edition of the U.S. Department of Agriculture's *Dietary Guidelines for Americans* advises most people to limit their daily sodium intake to less than 2,300 milligrams (about a teaspoon) a day. It recommends less than 1,500 milligrams of sodium per day for:

- > adults ages 51 and older
- > African-Americans
- > people who have high blood pressure, diabetes or chronic kidney disease

Given the current obesity epidemic and its related health problems, the 1,500-milligram limit applies to about half of the U.S. population, the guidelines state.

"The focus is still on salt," says Lona Sandon, M.Ed., R.D., an assistant professor of clinical nutrition at the University of Texas Southwestern Medical Center in Dallas and a spokeswoman for the American Dietetic Association. "We know that most Americans are eating 2 times or more of what's recommended. We still need to reduce our daily intake."

U.S. HEALTH OFFICIALS AGREE

"We know today the average American probably consumes 3,400 milligrams of sodium, so this is a fairly significant effort on our part, and it must be reflected in the decisions that food-processing companies, in particular, make over time so folks don't necessarily reject out of hand these guidelines because the taste is so fundamentally different," USDA Secretary Tom Vilsack said during a news conference announcing the new guidelines on January 31.

The guide should help Americans as they look up the sodium content on the product labels of various foods, he added.

FOCUS ON FATS

The guidelines also put "more emphasis on getting people to choose healthier types of fats," Ms. Sandon says.

The new guidelines are "tools to give Americans better information about how to stay healthy, how to become healthier, how to make children

KEY RECOMMENDATIONS

The new *Dietary Guidelines for Americans 2010* contains 23 key recommendations for the general public and 6 for certain populations, such as pregnant women and older adults.

Here are some of the main messages:

- 1 Make half your plate fruits and vegetables and eat more whole grains to get more of needed nutrients.
- 2 Eat more lean meats and poultry, legumes, and nuts and seeds.
- 3 Use fat-free or low-fat (1 percent) milk.
- 4 Stay away from added sugars, refined grains and solid fats, which tend to have many calories, but few essential nutrients.
- 5 Compare the amount of sodium in foods such as canned soup and frozen meals. Select those foods with the least salt.
- 6 Consume less than 300 milligrams per day of cholesterol.
- 7 Avoid trans fatty acids.
- 8 Get nutrients primarily from nutritious food instead of vitamins.
- 9 Consume alcohol only in moderation, meaning 1 drink or less for women per day and 2 drinks for men.
- 10 Drink water instead of sugary sodas or other sweetened drinks.





Most people should limit their daily sodium intake to less than

2,300 mg

a day.

better students and be prosperous in the future,” Kathleen Sebelius, secretary of the Department of Health and Human Services, said during the news conference.

This time around, there are highly specific recommendations on fats: No more than 10 percent of calories should come from saturated fat. People should eat monounsaturated and polyunsaturated fatty acids instead.

Americans are also urged to eat more seafood, particularly cold-water fish, which have healthier fats, such as omega-3. That was not specifically stated in past versions of the guidelines.

EVIDENCE-BASED TRUTHS

In a way, the messages contained in this new document aren’t much different than what experts have been trying to promote for years.

These include smaller portions, lower calorie intake and more physical activity.

The guidelines were published shortly after new federal guidelines for making school lunches healthier were released. Those proposals are similar, including adding more grains and vegetables into school meals and switching to low-fat or nonfat milk.

“This is very much what many health professionals have been saying for years. There’s nothing particularly earth-shattering here,” Ms. Sandon says. “But these guidelines are based on science and what we know about healthy eating, weight loss and how nutrients promote our health, but tend to get lost among all the hype of fad diets.

“If [only] we could make this the next fad diet,” she continues. “We need to get this to stand out in the public’s mind above all the hundreds of books that are making promises of quick fixes. This is as close as we can get to the truth about healthy eating.”

For More Information

- > The federal government provides the *Dietary Guidelines for Americans 2010* at www.dietaryguidelines.gov.
- > Our online Weight Management Center has information on nutrition, physical activity and more at www.carefirst.com/weight.



Did You Take Your Blood Pressure Medicine Today?

When you miss a dose of your blood pressure medicine, you might not notice a difference. But your body does. Skipping your blood pressure medicine can make your blood pressure go up. This can cause damage to your heart and blood vessels.

Taking your medicine at the same time every day will help keep your blood pressure at the right level and will help your heart and blood vessels stay healthy. And knowing when and how to take your medicine will help ensure that it's working the way it should be.

Here are some tips for taking your blood pressure medicine:

- Ask your doctor what time of day to take your medicine and whether you should take it with food.
- Keep your medicine with something you use every day—such as your toothbrush, coffee mug or computer—to remind you to take it.
- Buy a pillbox that has a compartment for each day's pills.
- Don't forget refills. Every time you refill your medicine, make a note on your calendar to remind you to pick up the next refill.
- Ask your doctor what to do if you miss a dose of your medicine.
- Never stop taking your medicine without talking with your doctor first.



KNOW YOUR NUMBERS

Your doctor should take your blood pressure at every office visit. Keep a record, so you can track your health.

BLOOD PRESSURE LEVEL

Risk Category	Systolic (upper number)	Diastolic (lower number)
Normal	Less than 120	Less than 80
Prehypertensive	120-139	80-89
High	140 or higher	90 or higher

These numbers are provided by the National Heart, Lung, and Blood Institute as a guide only. A single elevated blood pressure measurement does not always reflect a problem. Your doctor will want to see your blood pressure readings over several days or weeks before making a diagnosis.

How to Cut Your Cholesterol



If you have high cholesterol, you're at greater risk for heart disease.

But can you lower the risk?

"If you make enough lifestyle changes early enough, you can reduce the risk for heart disease by as much as 80 percent," says David L. Katz, M.D., of Yale University School of Medicine in New Haven, Conn. He bases that estimate on the long-running Framingham Heart Study and research on other cultures where a lack of heart disease has been linked with healthier lifestyles.

High cholesterol levels

About 105 million U.S. adults have cholesterol levels above 200 mg/dL, according to the Centers for Disease Control and Prevention. About 42 million have levels of 240 mg/dL, which is considered high risk. These numbers indicate that a shift in everyday health habits is in order. Although you can't do much about such risk factors as family history, age or ethnicity, there are others that you can control.

Start by getting your cholesterol checked regularly and talking with your doctor about the results. Then take a look at your eating habits, says Dr. Katz, coauthor of *Cut Your Cholesterol*.

A cholesterol-lowering eating plan calls for fruits, vegetables, whole grains, fish, skinless poultry, nonfat dairy, beans, seeds, nuts and healthy vegetable oils, such as olive or canola. You should limit saturated fat, trans fat and salt. Dr. Katz also suggests that you cut back on sugar and refined flour, which have been linked with high triglycerides (another dangerous fat in our blood).

Eating sensibly should help you keep your weight within a healthy range (a body mass index of 18.5 to 25).

A healthy weight also reduces your chances of developing metabolic syndrome, a condition associated with high cholesterol, high blood pressure, high triglycerides and a high risk for type 2 diabetes.

What you can do

Other steps you can take to lower your cholesterol levels include:

- **Get regular exercise.** Regular physical activity is critical to improving your cholesterol levels and cutting your risk for heart disease. Exercise reduces total cholesterol, LDL (bad) cholesterol and triglycerides, and it increases HDL (good) cholesterol.
- **If you drink, do so in moderation.** Excessive alcohol use increases triglyceride levels.
- **Reduce stress.** It may help keep your cholesterol in check.
- **If you smoke, quit.** Smoking raises triglyceride levels and increases the risk for heart disease.
- **If your doctor prescribes medication, take it as directed.**

CHOLESTEROL: YOUR GOAL

Total cholesterol	less than 200 mg/dL
LDL (bad) cholesterol	less than 100 mg/dL
HDL (good) cholesterol	Men: more than 40 mg/dL
	Women: more than 50 mg/dL
Triglycerides	less than 15 mg/dL

Super Summer Meals



Turn off the stove. Put away the pots and pans. Forget about cooking. It's time for the cool, easy foods of summer.

When the mercury is high, we all crave meals that are cool and refreshing, nutrition experts say. We instinctively turn to meals that have a high water content to replace the water we lose in the warm weather.

So if you want to make the seasonal switch, where should you begin? Start with soups. Buttermilk is the perfect base for whatever you want to add. It has only 2 grams of fat per cup, compared with 5 grams for 2 percent milk. Purée your favorite fruit with buttermilk, sprinkle with nutmeg or cinnamon, and you're done. Or blend leftover vegetables with buttermilk and get creative with seasonings.

Cooking is cool and easy when you turn a salad into an entrée. This dish gives you lots of freedom to make it up as you go along.

Don't forget to think "green." The deeper the green of your salad fixings, the more nutrients they hold, experts say. For instance, iceberg lettuce is not packed with vitamins and minerals, but romaine and spinach are full of them.

To turn that salad into a main dish, you'll need to add protein. Try cubes of reduced-fat cheese, tuna packed in water, sliced

turkey or chicken or low-fat cottage cheese. Other protein sources include nuts, seeds, chickpeas and kidney beans.

Add another dimension to your salad by using pasta or grains. Start your salad with noodles, rice, couscous or bulgur wheat, and build from there.

Don't spoil your salad by pouring on a creamy, high-fat dressing. Look for the many alternatives. Blend seasoning mixes into low-fat yogurt instead of mayonnaise. Or look for low-fat or nonfat salad dressings at the store.

Bread will add more complex carbohydrates to your cool and easy meal. Choose whole wheat for its extra fiber and nutrients.

Make a refreshing summer dessert by pouring a little orange juice or honey over your favorite fruits. You can also purée raspberries or strawberries with a touch of honey or sugar as a topping. For company, start with an angel food cake and top with puréed fruit.



 Watch us make Roasted Beet Salad and other recipes at www.carefirst.com/recipes.

Roasted Beet Salad



Ingredients

Dressing*

- 1 shallot, peeled and minced
- 2 garlic cloves, peeled and minced
- 1/2 cup apple cider vinegar
- 1/2 cup olive oil
- 1/8 teaspoon salt
- 1/8 teaspoon black pepper

Salad

- 1 bunch of baby arugula (or lettuce of your choice)
- 2 medium nectarines, sliced into wedges (skins on)
- 1/2 avocado, peeled and sliced thin
- 2 pounds beets, roasted, peeled and diced
- 2 ounces reduced-fat feta cheese, diced

Directions

Dressing: In a small bowl, mix shallot, garlic, vinegar, olive oil, salt and pepper. Let dressing sit for flavors to combine, at least 2 hours.

Salad: Arrange arugula on a large platter. Place nectarine and avocado wedges around the platter. Top with beets and feta cheese. Drizzle with 1/4 cup dressing.

**Note: This recipe only requires 1/4 cup dressing. Store remaining dressing, chilled, for up to 1 week.*

Makes 4 servings of salad and 1.5 cups dressing

Each serving contains (with 1 tablespoon dressing): 358 calories
10 grams fat | 399 milligrams sodium | 37 grams carbohydrates
13 grams fiber | 10 grams protein

Tuna Salad in the Round



Ingredients

- 1/2 cup roasted peppers (jar variety is fine, but not in oil)
- 6-ounce can white tuna packed in water, drained and flaked
- 1/2 cup chopped red onion
- 2 plum tomatoes, seeds removed, cut in strips
- 1/2 avocado, sliced
- 2 cups spring mix or shredded lettuce
- 1 cup cherry or grape tomatoes
- 1 carrot, peeled into strips

Optional: small ripe olives, pepperoncini (Italian peppers) or artichoke hearts, for garnish

Directions

Place a mini-spring-form pan (without the bottom) or other ring mold on a serving plate. Line with the roasted peppers and spread the tuna over it. The next layer is the chopped onion, then the tomato strips. Press down lightly on each layer. Top with the avocado slices. Carefully remove the mold. Arrange spring mix or other shredded lettuce around the "cake" and decorate the plate with small tomatoes and carrot strips. Add garnishes, if desired.

Makes 2 servings

Each serving contains: 255 calories | 10 grams fat | 258 milligrams sodium | 19 grams carbohydrates | 9 grams fiber | 24 grams protein
72 milligrams cholesterol

Health Bytes | HOT HEALTH TIPS



Halt That Hot Flash

Hot flashes affect most middle-aged women and are a natural part of life. Once you figure out what causes them, you can take steps to avoid them. For many women, stress, alcohol, caffeine, diet pills, spicy or hot food, hot tubs, saunas, hot showers, hot beds, hot rooms, hot weather and smoking are the culprit.

Even if you can't avoid hot flashes, you can survive them. Here are some tips:

- Take a cool shower before bed.

- Dress in layers, so you can peel them off as you get warmer.
- Wear cotton, linen and rayon. Stay away from wool, synthetics and silk.
- Avoid turtlenecks. Stick to open-neck shirts.
- Keep ice water on hand, so you can sip to cool down.
- When possible, turn down the heat. In the summer, turn on the air conditioner or fan.
- Wear cotton pajamas or nightgown and use cotton sheets.

WORK OUT ON THE WATER

Instead of getting in the water this summer, try getting on it.

With a sailboat, canoe, kayak, windsurfing board or pair of water skis, you can explore a whole new world of activities. Once you've embraced proper training and safety, you'll get a good, fun workout.

Before you begin, consider these tips:

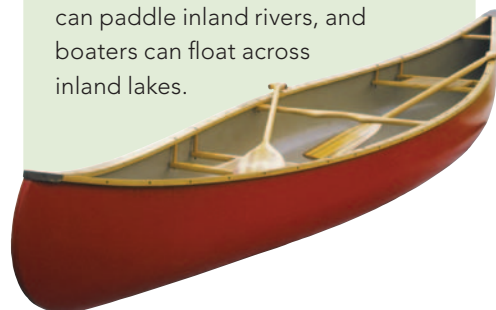
1 Take a class. Trial and error isn't the best or safest teacher. To find a good school or instructor, check local colleges or learning centers or the Internet.

2 Rent before you buy. Renting cuts your initial cost and lets you test products and activities, so you can make the best choice when you buy.

3 Dress for safety. A personal flotation device is essential for these activities, although windsurfers may opt to wear a wet suit that adds buoyancy.

4 Get in shape. Look for exercises that strengthen the muscles you'll use on the water, such as sit-ups and back extensions for paddling activities.

5 Consider your location. You don't have to live on the coast to join in. Canoeists can paddle inland rivers, and boaters can float across inland lakes.



OLDER ADULTS: YOU CAN BEAT THE HEAT



After age 65, your body can't adjust to changes in air temperature, especially heat, as quickly as it did when you were younger. That puts you at risk for heat-related illnesses.

You also may be at greater risk for heat-related illnesses if you have a chronic health condition or take certain medications that interfere with your normal body response to heat. Some medications also restrict the body's ability to perspire.

You can enjoy a safe summer by taking a few precautions when it gets hot, says the National Institute on Aging.

Unless you are on a water pill, and your doctor has told you to limit your fluids, you should drink plenty of cool liquids, such as water or fruit and vegetable juices. Don't wait until you're thirsty. Do not

drink alcohol because you'll lose much of the fluid it offers.

Here are some other ideas to beat the heat:

- Take a cool shower, bath or sponge bath.
- Ask a friend or relative to drive you to a cool place on very hot days if you don't drive.
- Dress for the weather. Natural fabrics such as cotton feel cooler, as do light-colored clothes.
- Avoid exercising, walking long distances or doing a lot of activities when it's hot.

Make Your Cookout Sizzle

A barbecue grill is a simple pleasure of summer. Because barbecue grills are operated in a casual, relaxed atmosphere, they are often taken for granted. And that can lead to serious injury, even death. Here are some tips to keep your next cookout safe and fun.

When using a charcoal grill:

- Charcoal produces carbon monoxide, a poisonous gas. Therefore, never use charcoal indoors.
- Never place a grill indoors with coals you have just burned until the charcoal is completely snuffed out.
- Never use gasoline when starting a charcoal fire. Gasoline will explode.

Use only approved charcoal lighter fluid.

When using a gas grill:

- Check for leaks every time you disconnect or reconnect the regulator to the LP tank. If you find a leak, immediately turn off the gas at the tank and don't attempt to light the grill until the leak is fixed.
- Never use a grill indoors. Use the grill at least 10 feet away from any building. Do not

use the grill in a garage, carport, porch or under a surface that can catch fire.

- Move gas hoses as far away as possible from hot surfaces and dripping hot grease. If you can't move the hoses, install a heat shield to protect them.
- Never start a gas grill with the cover closed.
- If the burner doesn't light, turn off the gas and try it again in about 5 minutes.
- When not in use, turn off the LP tank valve.



Your grill should be **10 feet** away from any building.

Juggling Act: Balancing Home Life and Work Life



For many of us, life seems to have 2 speeds: fast and faster. Pressures at work compete with demands at home. Do you often feel guilty at work because of home pressures and guilty at home because of work pressures? A study by the Families and Work Institute found that more than half of American workers felt “overwhelmed” by their workload at some point. Even so, a third of them had no plans to take any vacation days.

No matter how energetic you may be, stretching yourself to the limit every day puts your health and happiness at risk. Frequent stress takes a mental and physical toll on your body. It may make you feel irritated, worried or depressed, and you may have frequent headaches, backaches or an upset stomach.

De-stress for success

How can you find a balance? Start by controlling what you can. Resist the urge to cope with stress by smoking, drinking too much, eating junk food, skipping

exercise or missing sleep. In the long run, these solutions will only make you feel worse, which can affect your energy and mental outlook. Instead, try exercising, meditating or simply breathing deeply for a few minutes.

Also, try to keep a positive outlook, says Jonathan C. Smith, Ph.D., a licensed clinical psychologist and stress expert. For example, perhaps your boss asks you to work late tonight, but you already have plans with your family. Your first reaction may be negative, but remind yourself

that it’s not the worst thing that could ever happen. Then start looking for creative ways to handle the issue. Could a coworker cover for you? Could you postpone the family outing?

If you’re stuck for solutions, Dr. Smith recommends brainstorming: “Let all the ideas pour out—the good, the bad and the silly.” Write everything down. Then, decide which ideas are truly helpful.

Juggling lessons

Here are some more tips to achieve balance:

- **Create boundaries.** For example, set limits on when you’ll be available for nonemergency messages and calls.
- **Make a list of the most important household chores,** and take care of the essentials first. If you’re pressed for time, let the rest go.
- **Ask others to share the load.** If you feel overburdened at home, talk with your family about ways to distribute the household chores more fairly.
- **Get a full night’s sleep.** Lack of sleep makes it harder to think clearly and make good decisions. It also increases the risk for car accidents.
- **Make time for self-nurturing.** You’ll be able to do a better job both at work and at home if you take a few minutes every day to refresh yourself.



What’s Stressing You Out?

Too much stress can affect both your emotional and physical health. What causes your stress? Find out at www.carefirst.com/interactive and click on **Risk Assessments**.

How to Prepare for Your Doctor Visit



Whether buying a toothbrush or a new car, it's become routine for shoppers to research before buying, so they know all the options and can get the best deal. Medical services should be tackled the same way any other purchase would be, consumer experts say. That begins with doing a little homework before going to see a doctor.

"Ordinarily, appointments are not very long," says Arthur Levin, director of the nonprofit Center for Medical Consumers. "Physicians talk a lot and don't always listen. You have to organize yourself in a way that maximizes the chances the questions you have will be heard and answered."

Write down as many details as you can about what's wrong with you, suggests Don Powell, Ph.D., president and chief executive officer of the American Institute for Preventive Medicine. Then take that sheet of paper with you to the appointment.

"What the patient tells the doctor is 70 percent responsible for a correct diagnosis," Dr. Powell says.

You should also note:

- any symptoms you have
- medicines you are taking
- relevant family history
- recent lifestyle changes
- any health concerns you've had on your mind

If you have some idea of why you're ill, you also should try doing some research, using the Internet or a medical guidebook, explains Mr. Levin.

Jot down questions

Before heading out to the doctor, though, you should write down your questions about your illness or condition.

"Patients who write down their questions are 90 percent more likely to get them answered," Dr. Powell says. "You tend to forget things when you're in the doctor's office, and the doctor may rush you."

Ask follow-up questions

If your doctor prescribes a medicine, be sure to ask follow-up questions, Mr. Levin advises.

"Physicians often aren't terribly inclined to have a full discussion about the drug they are prescribing," he says. "You need to probe."

Key questions include:

- Why are you prescribing this drug?
- Are there alternatives to taking this medication?
- What are the possible side effects?
- Is there a generic version that will do the same job?

And if you've been prescribed a procedure or test, ask whether there

are any risks associated with it. Also ask about the chances that the test could produce a false-positive result, requiring further testing and treatment when you're actually healthy.

"If you leave and later remember an important question, call the office and tell them you forgot an important thing you

want to know," Mr. Levin adds.

"You don't have to reschedule an appointment just to get an answer."

Some doctors will call you back or will have a nurse call you. Other doctors will send email.

What the patient tells the doctor is 70% responsible for a correct diagnosis.

Role Reversal: Caring for Aging Parents

As more Americans live longer, millions of middle-aged adults find themselves caring for their aging parents. It's not an easy task.

"Caregiving can be so overwhelming, it's almost impossible," says Donna Cohen, Ph.D., a professor in the Department of Aging and Mental Health at the University of South Florida in Tampa. "But it can be done if you develop specific skills."

Here are some tips to help you provide care more effectively.

Don't parent your parents

As your parents become frail or ill, don't regard them as children. Instead, think of caregiving as a family business and yourself as an executive with problems to solve.

"Your role will be to take control, but it's not with the same authority you use with your children," says Dr. Cohen.

For example: Your mother can't see well anymore but insists on driving. Instead of taking away her car keys, say, "Mom, I'm worried about you. Aren't you worried about your driving?"

Kinds of care

The kind of care your parents need depends on their level of dependence. Discuss this with your parents and their health care provider: Can they live on their own with some outside help? Should they be in a nursing facility or in an assisted-living arrangement?

A variety of government programs are available for older adults. You can



find more information in your local phone book under *Aging Services*.

Don't do it alone

There is no single right way of caring for aging parents. The wrong way is to do it alone, Dr. Cohen says. The demands of caregiving can become so immense that they can affect your health.

"Half of all caregivers get depressed in the course of caregiving," she explains. "Depression takes a toll on their physical health and can even lead to parent abuse."

Dr. Cohen suggests seeking help and advice from professionals and your siblings.

- Work with physicians to understand your parents' health problems and their treatments.
- Meet with your siblings over breakfast, not at night when everyone's tired.

- Consult a financial planner or attorney regarding your parents' estate, living wills and other legal matters.

Stay positive

Caring for aging parents involves the reality that their deaths are approaching. However, you can still maximize comfort and improve your parents' quality of life.

"Convey support and show affection by giving your mother a chenille throw because she'll enjoy its softness and warmth," Dr. Cohen says. "Even holding someone's hand is a powerful way to ease pain and loneliness."

"Caring for your parents is more than just loving them," she continues. "It's a series of discreet skills that involve listening to them, making decisions about their needs and taking action. And it has mutual benefits."

3 Habits to Help Kids Stay in Shape



Research suggests that family behaviors can have a significant impact on the weight of preschool children.

“Four-year-olds who regularly ate dinner with the family, got enough sleep and watched less than 2 hours of TV a day were 40 percent less likely to be obese,” says the study’s lead author, Sarah Anderson, an assistant professor of epidemiology in the College of Public Health at Ohio State University in Columbus.

The study included a national sample of 8,550 4-year-old children. Just 14.5 percent of the children were exposed to all 3 of the following behaviors on a regular basis:

- 1 eating the evening meal as a family 5 or more nights a week
- 2 getting more than 10.5 hours of sleep per night
- 3 watching less than 2 hours of TV, videos or DVDs a day

The researchers found that in children routinely exposed to all 3 of these behaviors, the obesity rate was

14.3 percent. In children who weren’t exposed to any of these behaviors, the obesity rate was 24.5 percent.

Ms. Anderson explains that each behavior was linked with a 17 percent lower risk for obesity.

These findings held true even when the researchers controlled the factors that may affect a child’s risk for obesity, including obesity of the mother, race, gender, socioeconomic status and living in a single-parent household.

Ms. Anderson points out that this study could only find an association between these behaviors and a child’s risk for obesity. The study was not designed to assess cause and effect.

“We don’t know if it’s the routines, or if it’s the parenting associated with these routines or something else correlated with these routines, but we do know these routines are associated with a lower incidence of obesity,” says Ms. Anderson.

“These are relatively simple things you can do in your home that change the health environment of your child,”

says Jennifer Helmcamp, M.D., a pediatrician and director of the Jump Start! Pediatric Weight Management Clinic in Round Rock, Texas. “Not only will it help your child with obesity risk, but plenty of other studies have shown that it will also help with behavior and cognitive development.”

If it seems impossible to adopt all of these behaviors, Ms. Anderson says that any habit alone can have an effect.

And Dr. Helmcamp further notes that if you can’t follow the time constraints exactly, it’s OK to veer off slightly. For example, if it’s tough to eat dinner together 5 times a week, shoot for at least 3 nights a week. She also recommends removing TVs from children’s bedrooms. This can help with limiting screen time and with getting enough sleep.



Help Your Child Manage Weight
For more tips to prevent or manage childhood obesity, visit our online Weight Management Center at www.carefirst.com/weight.

Health Quiz | Do You Have Sun Sense?

Hot weather, clear skies and extra leisure time in the summer mean that many people spend hours in the sun. Sun exposure can raise the risk for skin cancer if you don't take steps to protect yourself. Find out how much you know about sun safety by taking this quiz.

Test Your Knowledge:

1. During which hours of the day are you most at risk from the sun's rays?
 - A. 10 a.m. to 4 p.m.
 - B. 8 a.m. to 1 p.m.
 - C. 7 a.m. to noon
 - D. none of the above
2. Which type of ultraviolet rays does the sun emit?
 - A. UVA
 - B. UVB
 - C. UVC
 - D. UVA, UVB and UVC
3. What is the best way to protect yourself from the sun's rays?
 - A. Avoid the sun during peak hours.
 - B. Wear protective clothing and a hat.
 - C. Wear wraparound sunglasses.
 - D. Wear sunscreen with an SPF of at least 15.
 - E. All of the above
4. Excessive exposure to UV rays has what detrimental effect on health?
 - A. It boosts the risk for skin cancer.
 - B. It boosts the risk for lip cancer.
 - C. It boosts the risk for cataracts.
 - D. All of the above
5. What is the UV Index?
 - A. a rating system for sunscreens
 - B. a forecast of UV radiation tied to the local weather forecast
 - C. a rating system for protective clothing
 - D. none of the above
6. Which common medications can make you more sensitive to the sun?
 - A. ibuprofen
 - B. doxycycline
 - C. sulfa drugs
 - D. all of the above
7. How do sunscreens work?
 - A. They absorb the sun's rays.
 - B. They reflect the sun's rays.
 - C. They scatter the sun's rays.
 - D. All of the above
8. Which of these clothing choices offers the best protection and comfort from UV rays?
 - A. jeans and a T-shirt
 - B. shorts and a tank top
 - C. long pants of tightly woven fabric and a loose-fitting, long-sleeved shirt
9. If you work outdoors or spend a lot of time in the sun, which type of hat offers the best protection from UV rays?
 - A. straw hat
 - B. baseball cap
 - C. canvas hat with a brim all the way around
 - D. bike helmet

(Answers can be found on back page.)



How to Treat an Asthma Attack

Asthma is a serious and often life-threatening condition.

People with asthma can have an attack if they are around certain things called triggers. Common triggers include dust, animal dander, pollen and mold. Triggers are not the same for all people with asthma, so while dust or pollen might cause a person to have an asthma attack, mold might not.

When an asthma attack begins, the airways and the muscles around them tighten. Then a buildup of mucus causes congestion in the lungs, making it hard to breathe.

Warning signs

The most important factor in controlling asthma is spotting the early warning signs of an attack, according to the American Academy of Allergy, Asthma & Immunology. The signs aren't the same for everyone.

Warning signs may include:

- a drop in peak-flow meter reading
- a frequent cough, especially at night
- difficult or fast breathing
- chest tightness or discomfort
- itchy, watery or glassy eyes
- sneezing
- stuffy or runny nose
- headache
- fever
- restlessness
- dark circles under the eyes

How to respond

Someone who is having an asthma attack often has these symptoms:

- shortness of breath and wheezing
- cough or raspy breathing
- agitated movement
- blue lips or fingertips
- appearing to use neck and facial muscles to breathe



If someone has these signs, follow this 3-step plan:

- 1 Have the person sit upright.** Be calm and reassuring; asthma worsens with panic.
- 2 Give the person 2 puffs of an albuterol inhaler** (the rescue inhaler). Use the person's own inhaler, if possible. Inhaler medication is best given through a spacer, if available. The person should take 1 puff at a time, then take 4 breaths from the spacer after each puff.
- 3 Wait 5 minutes.** If the person shows little or no improvement, or has blue lips or fingertips, call **911** immediately. Keep the person calm until help arrives.

Keep it controlled

The best way to prevent asthma attacks is to keep asthma controlled.

- Take asthma medication exactly as prescribed.

ASTHMA RESOURCES

- For help in managing your asthma, visit our online Asthma Center at www.carefirst.com/asthma. You will find educational articles, videos and interactive calculators and quizzes, as well as an asthma action plan form that you and your doctor can complete.

- Our Asthma Management Program offers eligible members access to nurses, who will work with you and your doctor to support your treatment plan, set goals and track your progress. You will also receive a new member kit and educational materials to help you manage your condition. To find out if you are eligible, call **888-264-8648**.

*Members whose primary insurance is Medicare are not eligible for this program and should call the American Lung Association at **800-LUNGUSA** or visit its website at www.lungusa.org.*

- Know which things cause your asthma attacks and stay away from them.
- Visit your doctor every 6 months.
- Work with your doctor to complete a written asthma action plan.

COPD: Take a Hand in Your Health



When it comes to managing COPD (chronic obstructive pulmonary disease), your provider works hard to develop a treatment plan that will help control your symptoms. Your input on this plan can make it easier to care for your health. That is why it is important to talk with your provider when you have questions about your symptoms, treatment, medications, exercise or eating habits. By preparing questions ahead of time, you can get the most out of every office visit.

What to ask

Every person's need for information is different. Your concerns might vary from visit to visit. To remember what you want to ask your provider, write down your questions in advance and take notes on the answers. You might want to bring along a family member or friend who can help you remember all the information you receive. A tape recorder is another option, but always ask for permission before taping. Here are some examples of common questions to ask.

Your symptoms

- How can I manage my symptoms?
- What should I do if my symptoms get worse?
- When should I call your office, and what number should I use?
- When should I call 911 or go to the emergency room?

Your treatment

- What are the expected benefits, and how long will it take to notice them?
- What side effects might develop, and what should I do if they occur?
- When and how should I use pursed-lip breathing?
- Do I need to use supplemental oxygen? If so, when and at what flow rate?

Your medicine

- How much medicine should I take, and when?
- What should I do if I skip a dose by accident?
- Are there any over-the-counter drugs or herbal supplements I should not take?
- How long will I need to continue taking medicine?



Your lifestyle

- How will COPD affect my home and work?
- How can I quit smoking?
- Do I need to lose or gain weight?
- Should I change what I eat?
- Are there any vitamins or supplements I should take?
- Do I need to become more active?
- What kind of physical activity is most appropriate for me?
- How can I pace myself to make the best use of my energy?
- How can I get a better night's sleep?

Why speaking up works

Studies have shown that patients who have a good relationship with their provider tend to see better results and are more satisfied with the care they receive. Also, you know more about your own medical history than anyone else. You and your provider can use this information to make the right treatment choices for you.

By speaking up, you can help prevent problems, such as allergic

reactions or drug interactions. At times, you might feel uncomfortable discussing personal matters with your provider. Do not let this stop you. Keep in mind that your provider is there to help, not to judge. Your provider has already heard the same thing or something like it from other patients before.

Once you get started, you will think of your own questions. With the answers, you will know more about how to manage your symptoms, prevent complications and improve your quality of life.

COPD RESOURCES

- For help in managing your COPD, visit our online COPD Center at www.carefirst.com/copd. You will find educational articles, videos and interactive calculators and quizzes.
- Our COPD Management Program offers eligible members access to nurses, who will work with you and your doctor to support your treatment plan, set goals and track your progress. You will also receive a new member kit with tips to help you manage your condition. To find out if you are eligible, call **888-264-8648**. *Members whose primary insurance is Medicare are not eligible for this program and should call the American Lung Association at **800-LUNGUSA** or visit its website at www.lungusa.org.*

HOW WELL ARE YOUR LUNGS WORKING?

Your doctor will use a device called a spirometer to test your lung function. A spirometry test is simple and painless. The spirometer can:

- determine how well the lungs receive, hold and use air
- monitor a lung disease
- monitor the effectiveness of treatment
- determine the severity of a lung disease
- determine whether the lung disease is decreasing or disrupting airflow

My Account on My Time



CareFirst is making it more convenient for you to manage your health plan.

Log in to *My Account* at www.carefirst.com to find personalized information about your health plan:

- covered members
- claims history
- out-of-pocket expenses you've paid

You can also:

- request an ID card
- supply other insurance information if you or any dependents are covered by another plan
- check prices for your drugs and find out if generic versions are available

Health Quiz Answers | DO YOU HAVE SUN SENSE?

(See quiz on page 24.)

- 1. A.** However, you should protect your skin whenever you are out in the sun, no matter what time of day, time of year or type of weather.
- 2. D.** UVA and UVB rays are absorbed by the skin and can cause damage. UVC is very dangerous to the skin, but these rays are absorbed by the ozone layer.
- 3. E.** When possible, avoid outdoor activities during the middle of the day, when the sun's rays are most intense. If you must be outdoors, then wear protective clothing, a wide-brimmed hat and wraparound sunglasses that block 100 percent of UVA and UVB rays. Wear sunscreen and lipscreen rated with at least SPF 15.
- 4. D.** Exposure to UV rays can lead to skin cancer. UV radiation also has been tied to lip cancer, cataracts and other eye conditions. UV radiation also can lead to premature aging of the skin and abnormal changes in skin texture.
- 5. B.** The UV Index gives a forecast of the expected risk for exposure to UV rays and recommends which degree of caution you should take when outdoors: from 1 (low risk) to 11 and higher (extreme risk). You can usually find the UV Index on your local newspaper's weather page.
- 6. D.** Medications and other products can make you more sensitive to the sun. The best protection is to avoid sun exposure, but health experts still recommend using sunscreen and protective clothing if you have to go outside.
- 7. D.** The higher the SPF number, the greater the protection. Even with a sunscreen, you should still limit the time you spend in the sun, wearing protective clothing, wraparound sunglasses and a broad-brimmed hat.
- 8. C.** To be protective, clothing must cover as much of your skin as possible. Dark-colored clothing appears to offer more protection than light-colored clothing.
- 9. C.** This type of hat provides shade for your face, ears and back of your neck. A straw hat may have holes that let the sunlight through. A ball cap doesn't cover your ears or the back of your neck.